

Certificate Number: 06531-PAM-DE-031479511

Bankruptcy Case Number: 13-03534



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 15, 2018, at 8:17 o'clock PM CDT, Lynn P Fernbaugh completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 15, 2018 By: /s/Lori A Danburg

Name: Lori A Danburg

Title: Credit Counselor